



National Guard Retirement System

*A guide to your
supplemental
benefits plan*

October 2005

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Employers covered by the South Carolina Retirement Systems are not agents of the Retirement Systems.

The information in this brochure is meant to serve as a guide, but does not constitute a binding representation of the South Carolina Retirement Systems. The statutes governing the South Carolina Retirement Systems are found in Title 9 of the South Carolina Code of Laws, and should there be any conflict between this brochure and the statutes or the Retirement Systems' policies, the statutes and policies will prevail. Because state statutes are subject to change by the General Assembly, please contact us for the most current information.

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General Information

Effective January 1, 2006, the South Carolina Retirement Systems (Retirement Systems) will assume administration of the National Guard Retirement System (NGRS), a defined benefit pension plan established to provide supplemental benefits to National Guard members who served in South Carolina. The system was closed to new entrants as of July 1, 1993.

As a National Guard member, you are considered a federal employee; therefore, the pension benefit that the state provides through the NGRS is intended only to supplement the retirement benefit you receive or will receive from the federal government.

NGRS Membership

The NGRS was closed to new entrants effective July 1, 1993, so membership consists of individuals who began service in the South Carolina National Guard prior to July 1, 1993.

There are three categories of NGRS membership. Active members are those who have not yet been discharged from the National Guard. Deferred vested members are those who have been discharged from the National Guard but have not yet reached age 60. Retired members are those who have been discharged from the National Guard and are at least 60 years old.

NGRS Benefit Eligibility

To qualify for a NGRS benefit, you must:

- Be separated from service with an honorable discharge;
- Be at least 60 years of age; and
- Have at least 20 years total creditable military service.

At least 15 of your 20 years must be from service in the South Carolina National Guard, and additionally, the last 10 years must also be from service in the South Carolina National Guard.

Determining Your NGRS Service Credit

Your years of service credit are determined by the State Adjutant General's Office based on the military point system. Service is granted on a strictly chronological basis. For example, if you began service on May 30, 1982, your service credit also began on that date.

State law does not provide for the prorating of NGRS service credit; therefore, if you have less than a full year of service you receive no retirement credit for the partial year and your total service is rounded down to the next whole year to determine your NGRS benefit. For example, if you have 21 years and six months of qualifying National Guard service, you would receive 21 years of NGRS service credit.

Your NGRS Benefit

If you have 20 years of creditable service upon your discharge from the military and you entered the National Guard prior to July 1, 1993, you qualify for a \$50 monthly benefit. The amount of the monthly benefit

is increased by \$5 for each additional year of creditable service you have beyond 20 years up to a maximum benefit of \$100 per month. Your NGRS benefit is taxable for federal income tax purposes, but is exempt from the South Carolina income tax.

Your monthly benefit is payable for your lifetime. Upon your death, no continuing survivor payment will be made to any beneficiaries or to your estate. However, if upon your death your benefit for the month in which you die has not yet been paid to you, the final monthly benefit will be issued to your estate.

Applying for Your NGRS Benefit

When you leave National Guard service, you should have an opportunity to meet with a representative from the State Adjutant General's Office to determine all military benefits for which you are eligible, including federal benefits. If you are eligible for supplemental benefits from NGRS, the State Adjutant General's Office will forward the required paperwork verifying your eligibility to the Retirement Systems. You must complete a retirement application with the South Carolina Retirement Systems before your supplemental annuity will begin.

If you are a National Guard member who is no longer active but is vested and eligible to receive a deferred annuity, you should contact the Retirement Systems six months prior to your 60th birthday to request a retirement application.

It is imperative that you maintain a current address with the Retirement Systems by con-

tacting Customer Services at (800) 868-9002 or (803) 737-6800.

Retirement Checks

Retirement checks are mailed or directly deposited into your bank account on the last business day of each month. We strongly encourage all payees to participate in direct deposit; however, if you do not have a bank account into which benefits may be automatically deposited you may receive a paper check each month. If you do not receive your check within five business days, notify the Retirement Systems in writing. Endorse all checks as drawn. If someone else must endorse your checks, notify the Retirement Systems immediately. It is also very important to notify the Retirement Systems in writing of any change of your home mailing address.

Need to Contact the Retirement Systems? Mailing Address

South Carolina Retirement Systems
P.O. Box 11960
Columbia, SC 29211-1960

Location

Fontaine Business Center
202 Arbor Lake Drive
Columbia, South Carolina 29223

Office Hours

8:15 AM – 4:45 PM

Customer Services

(803) 737-6800
(800) 868-9002 (SC only)
cs@retirement.sc.gov

Internet Web Site

www.retirement.sc.gov

Need to Find the Retirement Systems?

Directions to and maps illustrating our location follow and are also available on the Retirement Systems' Web site at www.retirement.sc.gov. Highway signs have been installed on SC-277 and on Fontaine Road that should help you locate our office quite easily.

Directions from Downtown Columbia

The Retirement Systems' office is located at 202 Arbor Lake Drive, approximately five miles north of Columbia. If you wish to reach our office from downtown Columbia, head north on the Bull Street Extension, which becomes SC-277, and exit right onto Fontaine Road. Then turn right on Fontaine Road, and make another right into the Fontaine Business Center (Arbor Lake Drive). You will see signs directing you to the Retirement Systems' building and visitors' parking area.

Directions from the Interstate

From I-20 (Augusta or Florence)

Take Exit 73-A onto SC-277 toward Columbia and exit at Fontaine Road. Then turn right on Fontaine Road, and make another right into the Fontaine Business Center (Arbor Lake Drive). You will see signs directing you to the Retirement Systems' building and visitors' parking area.

From I-26 East (Spartanburg)

Take I-20 East toward Florence and take Exit 73-A onto SC-277 toward Columbia. Exit at Fontaine Road and turn right. Make another right into the Fontaine Business Center (Ar-

bor Lake Drive). You will see signs directing you to the Retirement Systems' building and visitors' parking area.

From I-26 West (Charleston)

Take Exit 116 (I-77 North) toward Charlotte and exit onto I-20 toward Augusta (Exit 16). Take Exit 73-A onto SC-277 toward Columbia and exit at Fontaine Road. Then turn right onto Fontaine Road, and make another right into the Fontaine Business Center (Arbor Lake Drive). You will see signs directing you to the Retirement Systems' building and visitors' parking area.

From I-77 South (Charlotte)

Take Exit 18 onto SC-277. Exit at Fontaine Road and turn right. Make another right into the Fontaine Business Center (Arbor Lake Drive). You will see signs directing you to the Retirement Systems' building and visitors' parking area.

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